

Information to identify the case:					
Debtor 1	Jeffrey R. Dryden			Social Security number or ITIN	xxx-xx-9154
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2				Social Security number or ITIN	_____
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-22099-GLT					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey R. Dryden

10/12/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey R. Dryden
Debtor

Case No. 16-22099-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 12, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2021:

Recip ID	Recipient Name and Address
db	+ Jeffrey R. Dryden, 555 3rd Street, Butler, PA 16001-4524
aty	+ The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222-3843
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Marine Federal Credit Union, 819 Parris Island Gateway, Beaufort, SC 29906-6933
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
14253454	+ Armstrong, 1 Armstrong Place, Butler, PA 16001-1988
14253457	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, PO Box 1623, Butler, PA 16003
14253461	+ Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
14302965	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave, Mount Laurel, NJ 08054-1210
14253462	+ Freedom Mortgage Corporation, 907 Pleasant Valley Ave., Suite 3, Mount Laurel, NJ 08054-1210
14253463	+ J. Scott Watson, P.C., 24 Regency Plaza, Glen Mills, PA 19342-1001
14310629	+ Marine Federal Credit Union, PO Box 1336, Jacksonville, NC 28541-1336
14277271	Marine Federal Credit Union, P.O. Box 1551, Jacksonville, NC 28541-1551
14240987	+ Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253467	Phelan Hallinan Diamond and Jones, LLP, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14285229	U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 13 2021 07:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 03:06:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 13 2021 07:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 13 2021 03:06:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: RECOVERYCORP.COM	Oct 13 2021 07:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14253456	+ EDI: CITICORP.COM	Oct 13 2021 07:03:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14253455	EDI: CAPITALONE.COM	Oct 13 2021 07:03:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14247349	EDI: CAPITALONE.COM		

District/off: 0315-2

User: dpas

Page 2 of 3

Date Rcvd: Oct 12, 2021

Form ID: 3180W

Total Noticed: 38

		Oct 13 2021 07:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14253458	+ Email/Text: clientservices@credit-control.com	Oct 13 2021 03:06:00	Credit Control, LLC, 5757 Phantom Dr., Ste. 330, Hazelwood, MO 63042-2429
14253459	+ Email/Text: bdsupport@creditmanagementcompany.com	Oct 13 2021 03:06:00	Credit Management Co., 2121 Noblestown Rd., Pittsburgh, PA 15205-3956
14253460	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 13 2021 12:02:39	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
14253464	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2021 03:14:28	LVNV Funding, P.O. Box 10587, Greenville, SC 29603-0587
14243105	Email/PDF: resurgentbknotifications@resurgent.com	Oct 13 2021 03:14:24	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14261194	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 03:14:27	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14296142	+ EDI: MID8.COM	Oct 13 2021 07:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14253465	Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 13 2021 03:14:28	Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14314540	EDI: PRA.COM	Oct 13 2021 07:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14255384	EDI: Q3G.COM	Oct 13 2021 07:03:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14247027	EDI: RECOVERYCORP.COM	Oct 13 2021 07:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14240988	+ Email/Text: BKRMailOPS@weltman.com	Oct 13 2021 03:05:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
14253469	EDI: RMSC.COM	Oct 13 2021 07:03:00	Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14253470	EDI: CITICORP.COM	Oct 13 2021 07:03:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14250014	EDI: WFFC.COM	Oct 13 2021 07:03:00	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
14253471	+ EDI: WFFC.COM	Oct 13 2021 07:03:00	Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 24

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Freedom Mortgage Corporation
14253466	*+	Michael F. Ratchford, Esq., Abrahamsen Ratchford, PC, 409 Lackawanna Ave, Suite 3, Scranton, PA 18503-2062
14253468	*+	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0315-2

User: dpas

Page 3 of 3

Date Rcvd: Oct 12, 2021

Form ID: 3180W

Total Noticed: 38

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2021 at the address(es) listed below:

Name	Email Address
Andrew L. Spivack	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
Brian Nicholas	on behalf of Creditor Freedom Mortgage Corporation bnicholas@kmlawgroup.com
James A. Prostko	on behalf of Creditor Freedom Mortgage Corporation jprostko@c-vlaw.com jamesprostko@gmail.com
Jeremy J. Kobeski	on behalf of Creditor Freedom Mortgage Corporation pawb@fedphe.com mcupecc@grenenbirsic.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors at Quatrini Rafferty mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Debtor Jeffrey R. Dryden mmh@thedebtdoctors.com hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtdoctors.com, hgs@thedebtdoctors.com;alb@thedebtdoctors.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 11